RESEARCH HIGHLIGHT

December 2013 Socio-economic Series 13-007

2011 Census/National Household Survey Housing Conditions Series: Issue 1 Demographics and Housing Construction, 1971-2011

INTRODUCTION

Population growth underlies expansion of the housing stock. Growing populations form increasing numbers of households, generating demand for additional housing. Housing supply responds to market signals—changes in prices, sales, and inventories—that reflect demographic pressures and economic conditions. Accordingly, housing construction tends to move in parallel with the rate of household growth (see Notes on household and other data text box).

This Research Highlight examines household formation in Canada from 1971 to 2011 using census data. It discusses the link between the volume of residential construction and growth in the number of households and reviews shifts in this relationship over the last four decades. It also considers broad implications of current and future demographic changes on housing choices. It concludes with a review of household formation in census metropolitan areas (CMAs), again linking substantial differences in construction activity to differences in household growth.

Though the focus of the Highlight is on demographics, there is a strong connection between population growth and economic conditions. Jobs allow individuals and families who wish to do so to live independently, and strong labour markets attract migrants with job offers or the prospect of employment. Accordingly, the Highlight also discusses the link between differences in population growth across CMAs and labour market differences.

Housing construction mirrors household formation

The rate of household growth in Canada fluctuated considerably over the past four decades, each shift accompanied by a corresponding adjustment in the volume of housing constructed. From 1971 to 2011, net household formation in Canada was slightly below the number of new homes constructed—7.3 million households and 7.5 million housing completions (see table 1), a difference of about 6,000 dwellings per year.[1]

Table 1 Net Household Formation and Housing Completions, Canada, 1971-2011 (thousands)

	Net Household Formation	Housing Completions
Annual averages		
1971-1976	226.3	235.1
1976-1981	223.1	222.3
1981-1986	142.0	152.1
1986-1991	205.3	208.0
1991-1996	160.4	150.3
1996-2001	148.6	139.9
2001-2006	174.9	200.0
2006-2011	176.6	196.5
Cumulative totals		
1971-2011	7,286.1	7,521.0

Completions for each period are based on totals for the third quarter of the initial year through the second quarter of the terminal year.

Source: CMHC (Starts and Completions Survey) and adapted from Statistics Canada (Census of Canada)

[1] The territories are included in national household estimates but not in completions data. CMHC's Starts and Completions Survey provides only partial coverage of the territories, limited to Whitehorse and Yellowknife. The volume of residential construction in the territories would make up a very small portion of the national total. For the period from 1971 to 2011, the number of households in the three territories combined increased by an average of about 600 per year, which suggests that the annual number of completions would be well below 1,000.

Canada

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HOME TO CANADIANS

Notes on household and other data

In this Highlight, the terms "net household formation" and "household growth" are used interchangeably. Net household formation is the net increase or decrease—the growth, in other words—in the number of households over time. There is no way of knowing how many households form or dissolve during a given period. Household estimates show only the total number of households on given dates, from which net changes can be derived.

Estimates of average annual household formation from 2001 to 2006 and 2006 to 2011 were obtained by taking the difference between counts of dwellings occupied by usual residents in successive census years and dividing by five. Household growth estimates for 1996 to 2001 were obtained by taking the difference between household counts in these two years and dividing by five.

Because the Census never generates a perfect count of the population, growth estimates computed by taking differences are subject to some degree of error, particularly if the percentage of the population missed varies from census to census.[1] Coverage studies for the 2011 Census were not available at the time of writing. Even if they were available, the effect of undercoverage on household estimates would still be difficult to assess since coverage estimates generated by Statistics Canada describe the population missed, not households missed.

The Census takes place in May of each census year. Though identified by annual ranges (for example, 2006-2011), household growth estimates for intercensal periods describe May-to-May changes. Other data presented here, such as estimates of housing completions, have been adjusted as best as possible to match the May census reference dates.

A census metropolitan area (CMA) comprises one or more adjacent municipalities centred on an urban core. CMAs have total populations of at least 100,000, of which at least 50,000 live in the core. To be included in a CMA, municipalities must have a high degree of integration with the core, as measured by commuting flows. CMA boundaries can change because of changes to component municipal boundaries or because commuting patterns change.

Housing completions data presented in this Highlight reflect CMA boundaries at the time of data collection. In contrast, employment data reflect 2006 Census boundaries.

The CMA population and household estimates presented here control for boundary changes, but the reference year for these adjustments shifts from period to period owing to the format of population and dwelling count data released by Statistics Canada. Estimates for 2006-2011 reflect 2011 CMA boundaries, 2001-2006 estimates reflect 2006 boundaries, and 1996-2001 estimates reflect 2001 boundaries. Estimates for 2001-2006 and 2006-2011 are unrounded and therefore differ slightly from other population and household data released by Statistics Canada, which are usually rounded. Because the data for 1996-2001, 2001-2006, and 2006-2011 reflect different boundaries, population and household counts for CMAs where boundaries changed do not match across tables.

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[1] For example, if the undercount (the percentage of the population missed) is larger in the later of two censuses, estimates of absolute growth developed by taking the difference between census counts in these two years will underestimate true growth. On balance, there is a slight tendency for census-based estimates to underestimate true growth: even if the rate of undercount was constant over time, growth estimates would underestimate the absolute change in the number of households by an amount equal to the percentage rate of undercoverage.

During the 1970s, much of the large postwar baby boom generation left home as young adults to form households.[2] This movement contributed to the highest rates of household formation and highest residential construction of the past four decades. From 1971 to 1981, the number of households in Canada increased by 225,000 annually, roughly matched by the rate of housing completions.

During this period, the average size of Canadian households shrank from 3.5 to 2.9 persons (see figure 1). The drop in household size took place at a time of declining fertility rates (births per woman) and rising divorces, which more than doubled following the expansion of the legal grounds for divorce in 1968.[3]

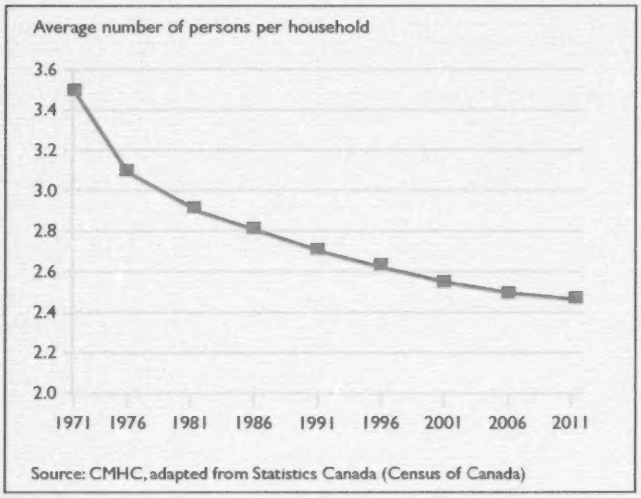


Figure 1 Average Household Size, Canada, 1971-2011

During the next two decades, net household formation and residential construction continued to move in parallel, both ultimately declining. Annual household formation from 1981 to 1991, a period marked initially by recession and high interest rates, averaged 174,000, a rate that fell to 154,000 from 1991 to 2001. In the second half of the 1990s, housing completions slipped below 150,000 annually. Over the two decades, growth of the adult population was not as strong as during the 1970s (see figure 2). The population of young adults shrank as baby boomers aged and were succeeded by smaller generations. As a result, progressively fewer young adults formed households.

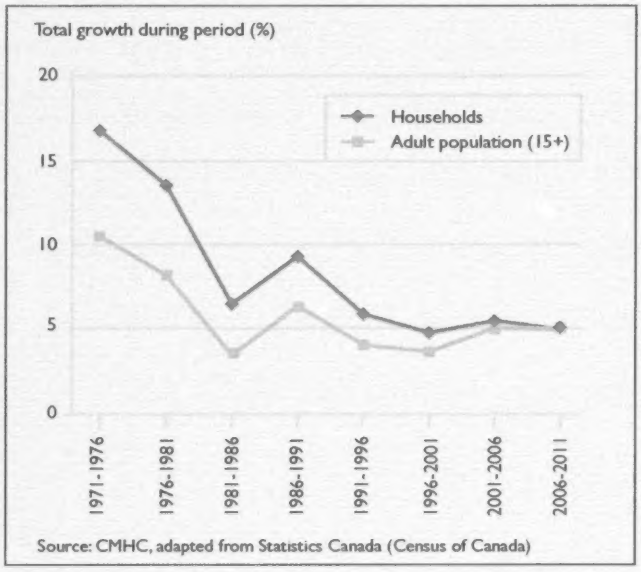


Figure 2 Population and Household Growth, Canada, 1971-2011

[2] References in the text to historical periods, such as "the 1970s," describe intervals between census dates, in this instance between the 1971 and 1981 censuses.

[3] The *Divorce Act* was passed in 1968. Divorces in Canada rose from 30,000 in 1971 to 68,000 in 1981. During the same time span, the total fertility rate dropped from 2.2 to 1.7 births per woman.

From 2001 to 2011, housing completions exceeded household growth

Household formation strengthened in the following decade, rising to an annual average of 175,000 from 2001 to 2006 and 177,000 from 2006 to 2011. Increased household formation was accompanied by a disproportionate rise in housing construction (see table 1). During the decade, nearly 2 million new homes were completed, while the net increase in households was slightly below 1.8 million, a difference of 225,000. The gap between construction and household formation was larger than at any other time since 1971, a reversal of the pattern during the 1990s when construction lagged behind household formation.

Recent developments raise two questions:

1. What was behind the increased pace of household formation from 2001 to 2011?
2. What accounts for the gap between household formation and housing construction that emerged during that decade?

Population growth drove increased household formation from 2001 to 2011

With regard to the first of the two questions, evidence suggests that increased household formation from 1991 to 2001 reflected faster population growth, not behavioural changes attributable to the influence of social or economic forces. Annual population growth from 2001 to 2011 stood at 1.1 per cent, compared to 1.0 per cent in the previous decade.[4] Had population growth not accelerated, household growth from 2001 to 2011 would not have been appreciably stronger than growth recorded from 1991 to 2001.[5]

Household growth can be thought of as the combined outcome of three factors:

1. Population growth – All else being equal, fast-growing populations will form more households than slow-growing populations. Growth of the adult population drives household formation. Migration, the source of much of Canada's population growth,[6] brings new households into the housing market, and young people establish households when they leave the family home.
2. Population aging (maturation) – Young people are less likely to live independently and more likely to share accommodation than older people. Older populations tend to form more households than younger populations because relatively more of the population has reached ages when independence, financial and otherwise, is the norm. As populations mature, the average size of households tends to fall: empty nester and one-person households become more common and couples with children less common.
3. The propensity of the population to form households (choice of living arrangement) – A given population can group itself into households in any number of ways. A variety of social and economic forces can influence living arrangements. Social factors include attitudes toward marriage, cohabitation, divorce, separation, and child-rearing. Economic factors, such as the rate of income growth and changes in mortgage rates, govern the extent to which individuals and families are able to act upon their housing preferences. If budgets are stretched, people may opt to economize by sharing housing with others, for example, living with roommates, boarding, or remaining in—or moving back to—their parents' homes.

[4] The stronger population growth was the product of increasing immigration and rising numbers of non-permanent residents.

[5] This conclusion is based on a simulation that projected the total population in 2011 using the 1991-2001 population growth rate, distributing this population by age using the 2011 age distribution, and multiplying by 2011 headship (maintainer) rates to generate a simulated household count reflecting the 1991-2001 population growth rate. A headship rate is the percentage of people in an age group who opt to head (maintain) households. It is a measure of the readiness of a population to form households. Statistics Canada defines a household maintainer as the person or one of the people in the household responsible for major household payments such as the rent or mortgage.

[6] International migration currently accounts for nearly two thirds of Canada's population growth.

The third of these factors has been negative for some time. Individual age segments of the population on balance were less likely to maintain households in 2011 than in 2001.[7] For example, young people were somewhat more likely to be living with their parents in 2011 than people of comparable age in 2001 (see figure 3). Had each age group exhibited the same readiness to head or maintain households in 2011 as in 2001, more households would have formed during the decade than was actually the case. If economic or social forces had resulted in less sharing of housing—individuals moving out of shared accommodation to live on their own (or at least in smaller households)—household growth would have been stronger, not weaker, than expected based on demographic factors alone. But that was not the case.

More than 70 per cent of household growth in Canada from 2001 to 2011 was attributable to the increasing size of the population. The remaining growth reflected changes in the age composition (maturation) of the population during the period. One consequence of the aging of Canada's population was that household size continued its decades-long decline (see figure 1). By 2011, the oldest baby boomers were turning 65 and the youngest were in their mid-forties.

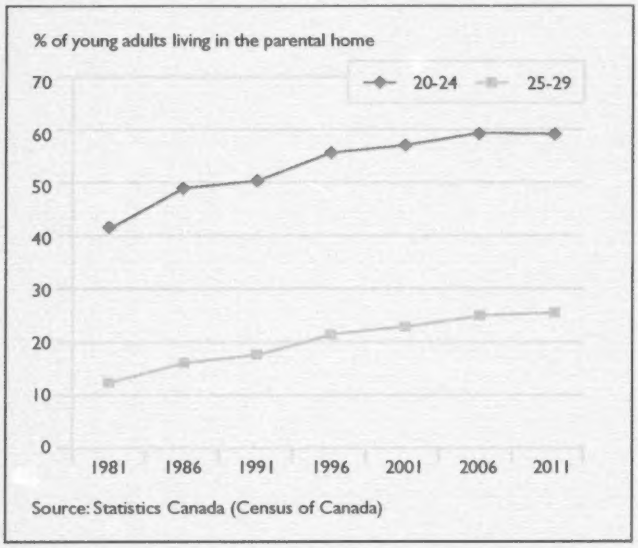


Figure 3 Population Aged 20-29 Living in the Parental Home, Canada, 1981-2011

Definitive explanations for the recent gap between housing construction and household growth are elusive

Turning to the second of the two questions, the number of new homes constructed from 2001 to 2011 could have exceeded growth in households for a number of reasons. Possibilities include the following:

- Households can own and occupy more than one dwelling. If homes that might otherwise be used as principal residences are used instead as second homes, vacation homes, or cottages, more homes must be built to meet demands by other households for primary residences.
- Tenure shifts can raise the need for new construction if large numbers of renter households opt to buy homes, leaving empty apartments in their wake.[8]
- Migration of households within Canada can increase the need for new homes by redistributing population from areas that have housing to areas that are short of it.[9]
- Construction must make up for homes lost from the housing stock through demolition, fire, abandonment, or conversion to other uses.
- Builders may—in the short-run—simply produce too many homes. It takes time to recognize that market conditions have changed and to adjust production.
- Household growth estimates could be too low. As discussed above, estimates of net household formation can be distorted because of the census undercount (see Notes on household and other data text box). Since coverage studies for the 2011 Census were not available at the time of writing, the role of measurement errors is difficult to assess; moreover, such studies focus on the population missed, not on households missed.

[7] The conclusion is based on a decomposition of household growth into a population growth effect, a population maturation effect, and a headship rate (or household formation propensity) effect. The population growth effect was determined by allowing population growth to match actual growth from 2001 to 2011 while holding both the population age distribution and headship rates at their 2001 levels. The maturation effect was computed by fixing both the total population size and headship rates at their 2001 levels and allowing the age distribution to shift to match actual changes from 2001 to 2011. The headship rate effect was measured by multiplying the 2001 age-group populations by 2011 headship rates and comparing the resultant household count against the number of households in 2001.

[8] In the long run, the increased demand for new ownership dwellings would be offset by a corresponding reduction in the need for new rental housing.

[9] Migration into Canada from other countries also increases the demand for housing, but it simultaneously increases the number of households in Canada. Movement of households within Canada does not increase the number of households. The discussion here focuses on why the number of homes constructed might exceed growth in households.

At any moment, the housing stock comprises principal residences, secondary residences, and vacant (unoccupied) dwellings. Principal residences are the homes where households normally live; hence, the number of principal residences equals the number of households. It follows that the size of the housing stock could change independently of the number of households if the number of vacancies or the number of secondary homes or both changed. Vacant and secondary residences appear to have risen in recent years. From 2001 to 2011, the number of dwelling units in Canada not occupied by usual residents increased by about 260,000 (see figure 4), an amount that roughly matches the excess of housing completions over household growth during the period.

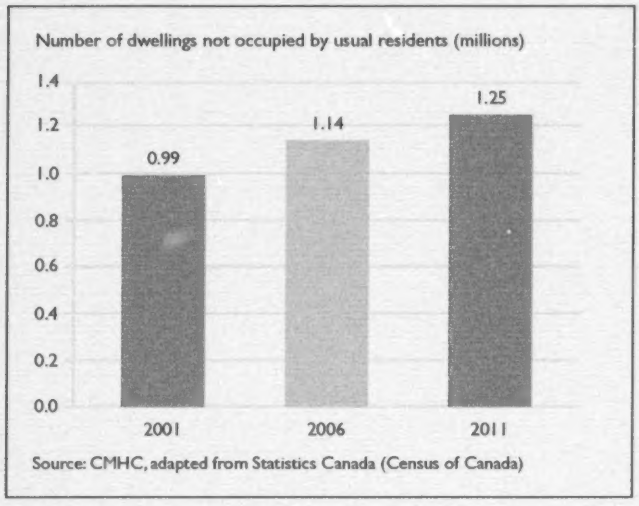


Figure 4 Dwelling Stock Not Occupied by Usual Residents, Canada, 2001, 2006, and 2011

The limited evidence available on second homes is consistent with the upward trend in residences not occupied by usual residents. In 2005, about 1.1 million households in Canada owned second homes, vacation homes, or cottages, approximately 200,000 more than in 1999.[10] Roughly three quarters of these secondary residences were in Canada. Baby boomers, who at the time had reached ages when earnings and net worth tend to peak, were behind much of the increase.[11]

Movements in rental vacancy rates are also consistent with the rise in dwellings not occupied by usual residences. The national vacancy rate for privately initiated rental buildings of three units or more rose from 1.7% in 2001 to 2.5% in 2011, which translated into an increase of about 14,000 in the number of vacant rental units. The total increase in rental vacancies may have been larger than this figure since the rental projects surveyed do not include the secondary rental market, for example, condominium rentals, rentals of freehold row houses, and rentals in structures with fewer than three units, such as accessory apartments. The rise in rental vacancies coincided with the movement of large numbers of households into homeownership. The home ownership rate in Canada increased from 65.8 per cent in 2001 to 68.4 per cent in 2006—the strongest increase between censuses dating back to 1971—and to 69.0 per cent in 2011.

The contribution of migration patterns to the gap between construction and household formation is very difficult to assess given the complexity and variability over time in population movements within Canada. The number of interprovincial migrants in Canada was actually somewhat lower from 2001 to 2011 than during the previous decade, but strictly speaking, it is not the volume of migration but whether population was redistributed to areas lacking sufficient housing that would raise the level of construction

[10] Canada Mortgage and Housing Corporation, *Canadian Housing Observer 2007* (Ottawa: Canada Mortgage and Housing Corporation, 2007), pp. 30-31. Estimates of the number of resident Canadian households owning second homes, vacation homes, and cottages come from the 1999 and 2005 *Survey of Financial Security (SFS)*. The SFS is an occasional (irregular) survey conducted by Statistics Canada. Small sample sizes, especially in case of the 2005 SFS, limit the precision of estimates. More recent estimates were not available at the time of writing.

[11] In 2005, baby boomers would have ranged in age from about 40 to 60. Households with maintainers aged 45 to 64 accounted for about three quarters of the increase in households owning secondary residences.

required.[12] In the second half of the decade, migration patterns did shift to a degree. Net migration weakened in Ontario and strengthened in both Newfoundland and Labrador and Saskatchewan, two provinces where population growth had previously been negative.

Losses from the housing stock, totaling 53,000 were slightly higher from 2002 to 2011 than from 1992 to 2001 (see figure 5), but the cumulative difference amounted to only about 7,000 units. Estimated total losses from the housing stock from 2002 to 2011 were not nearly enough to account, by themselves, for the 225,000 gap between the number of homes built during the period and the number of households formed.[13]

Housing stock losses = demolitions - conversions + deconversions.
Conversions describe residential units created through converting non-residential structures to residential use or by adding additional residential units to existing residential structures.
Deconversions describe housing units lost through conversion to non-residential use.

Source: CMHC, adapted from Statistics Canada (unpublished data)

Figure 5 Housing Stock Losses, Canada, 1992-2011

On balance, growing numbers of secondary residences and increasing rental vacancies tied to strong homeownership demand seem to have contributed to the excess. Shifting migration patterns may also have played a role. As discussed above, construction was also required to make up for ongoing losses from the housing stock, but this replacement demand does not appear to have been out of line with historical levels. Ultimately, however, a combination of data gaps, possible measurement errors, and the complicated dynamics underlying changes in the housing stock rule out a definitive judgment on the cause or causes of the excess of construction over household formation from 2001 to 2011.

Long-term demographic changes contribute to rising multiple-unit construction

Since the late 1990s, multiple-unit structures have accounted for an increasing fraction of new homes built in Canada (see figure 6). Units in multiples represented more than half of all housing completions from 2008 through 2012. The number of multiple-unit homes built was higher than at any other time since the 1970s, a decade when many baby boomers reached adulthood and moved from their parents' homes into rental housing.

Demographic developments contributed to the recent rise in multiple construction. Canada's population is increasingly concentrated in census metropolitan areas where land tends to be expensive and multiple-unit housing relatively common.[14] The growth of CMAs has been boosted by high immigration.[15] Most immigrant households initially rent homes, almost all of them multiple dwellings.[16]

[12] The total number of interprovincial migrants was 1.5 million in 1991-1996 and 1.4 million in each of 1996-2001, 2001-2006, and 2006-2011. Totals are based on the third quarter of the initial year of the period through the second quarter of the last year.

[13] Given the difficulty of achieving complete coverage, it is possible that estimates understate the true level of losses, that is, that data on demolitions, conversions, and deconversions (conversions from residential to non-residential use) do not capture all the activity actually taking place.

[14] In 2011, 69 per cent of Canadians lived in CMAs. From 2006 to 2011, the collective population of CMAs grew 7.4 per cent, the population in the rest of Canada 2.7 per cent. Comparable growth rates for 2001-2006 were 6.9 per cent and 2.2 per cent respectively.

[15] Immigration to Canada from 2000 to 2009 was higher than in any decade of the 20th century. In 2011, 92 per cent of immigrants to Canada settled in a CMA.

[16] In 2006, almost two thirds (65 per cent) of households maintained by recent immigrants rented their homes. Almost all (96 per cent) of these rentals were multiples.

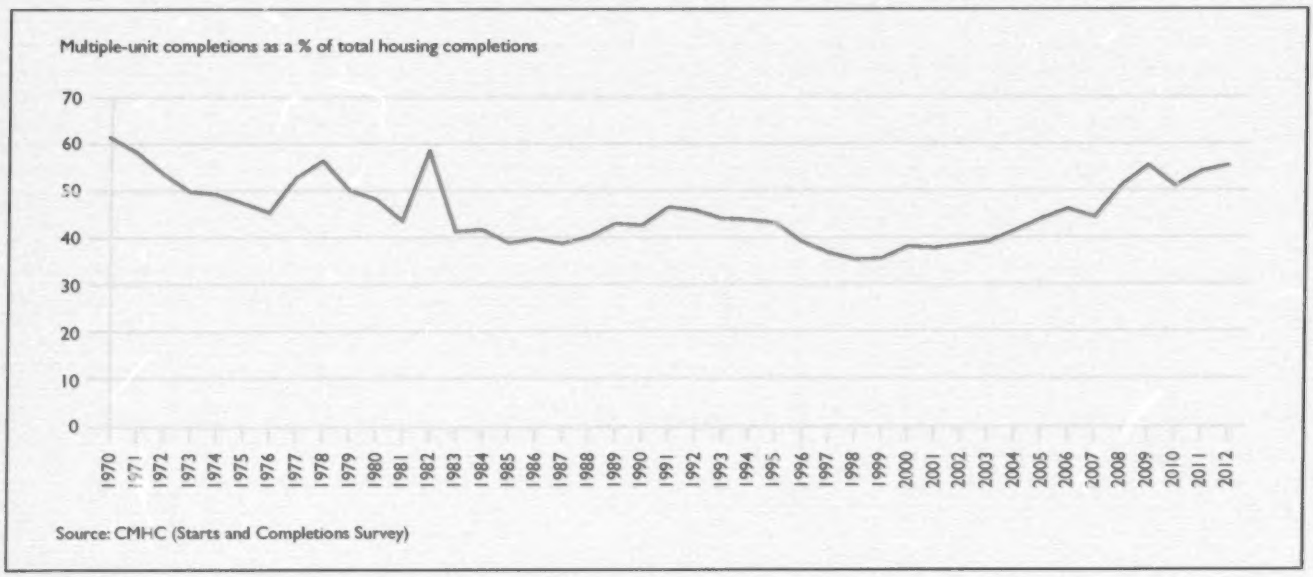


Figure 6 Multiples Share of Total Housing Completions, Canada, 1970-2011

The rise in multiple construction in recent years is also consistent with shrinking household sizes (see figure 1), a development linked to social factors—below-replacement fertility and reduced family sizes, for example—as well as the aging of the population.[17] In 1971, half of all households were couples with children, a share that had shrunk to 29 per cent by 2011 (see figure 7). Couples with children were the slowest-growing household type, their numbers restrained by the aging of baby boomers, who moved into and then out of their child-bearing years during the period. Conversely, aging contributed to the growth of empty nesters—couples whose children left the family home—and one-person households, including the divorced, separated, and widowed.

Although decades-long demographic shifts—urbanization and the increasing diversity of households—point if anything to increased demand for multiple housing, single-detached homes remain the dominant housing choice of Canadians. Even with the recent increase in multiple-unit construction, the percentage of households in Canada living in single-detached homes was 55.0 per cent in 2011, down from 57.4 per cent in 2001 (see table 2).

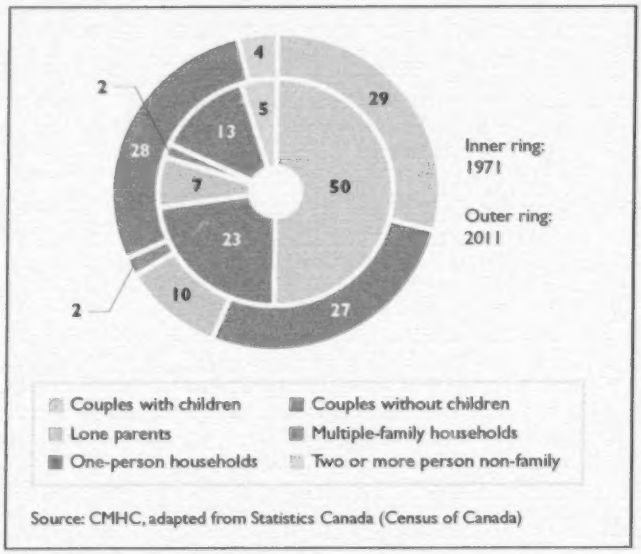


Figure 7 Distribution of Household Types, Canada 1971 and 2011 (%)

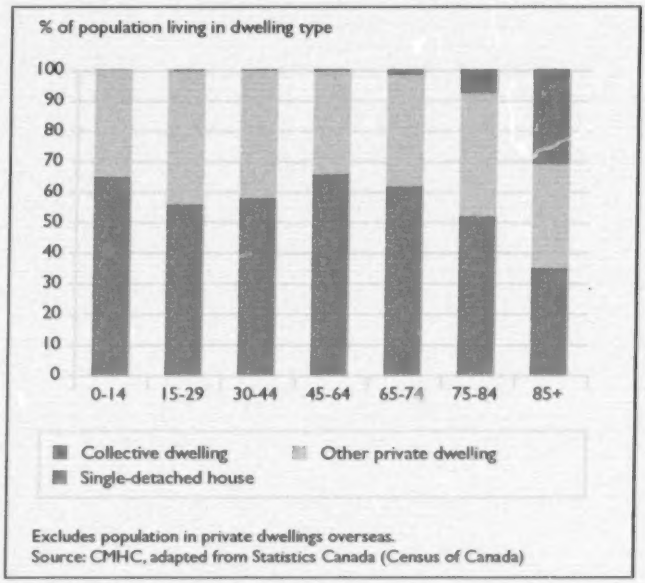
[17] In industrial countries, the replacement fertility rate is roughly 2.1 births per woman, the number required for each generation to replace itself. The total fertility rate in Canada—1.6 in 2010—has been well below the replacement rate for many years.

Table 2 Households by Structure Type, Canada, 1966-2011

	Total Households[1]	Single-Detached Homes	Other Dwellings	% in Single-Detached Homes
1966	5,180,473	3,234,123	1,946,350	62.4
1971	6,034,505	3,591,770	2,442,735	59.5
1976	7,166,095	3,991,545	3,174,550	55.7
1981	8,281,535	4,735,700	3,545,835	57.2
1986	8,991,670	5,171,800	3,819,870	57.5
1991	10,018,265	5,702,915	4,315,350	56.9
1996	10,820,050	6,120,380	4,699,670	56.6
2001	11,562,975	6,635,065	4,927,910	57.4
2006	12,437,470	6,879,965	5,557,505	55.3
2011	13,320,610	7,329,150	5,991,460	55.0

[1] Households totals for 2001, 2006, and 2011 differ slightly from those based on dwellings occupied by usual residents.

Source: CMHC, adapted from Statistics Canada (Census of Canada)



Excludes population in private dwellings overseas.
Source: CMHC, adapted from Statistics Canada (Census of Canada)

Figure 8 Distribution of Dwelling Types by Population Age Group, Canada, 2011

Single-detached houses remain popular

In 2011, a majority of the Canadian population of all ages, except people who were 85 or older, lived in single-detached dwellings (see figure 8). Although young adults may have difficulty affording such homes, many effectively choose such dwellings by living with their parents (see figure 3). At the other end of the age spectrum, the high proportion of seniors in detached dwellings is indicative of the attachment many have to their homes and neighbourhoods.

Some aging households do change residences, but seniors are generally not in a hurry to move out of their homes. They move much less often than younger people. In 2011, 18 per cent of seniors had changed residence in the previous five years, compared to almost three quarters (72 per cent) of those aged 25 to 29.[18] As people move deeper into their senior years, health concerns become an increasingly common reason for moving as does the desire to downsize, for example, by moving to homes, such as condominiums, that offer reduced maintenance demands.[19]

In 2011, even though a minority (35 per cent) of people in Canada who were 85 or older lived in single-detached homes, detached homes were still the most common type of private dwelling: more people aged 85 or older lived in detached dwellings than in all other types of private dwellings combined.[20] Nearly a third (31 per cent) of people aged 85 or older lived in collective housing, such as nursing homes and seniors residences (see figure 8). Occupancy patterns suggest that shifts from private to collective housing generally occur at ages of 75 or older, most likely at ages of 85 or older.

With the oldest baby boomers now turning 65, the demographic forces contributing to increased demand for multiple-unit housing will slowly strengthen. The relatively low mobility of past generations of seniors suggests that the turnover of the housing stock as baby boomers age will be gradual. Growth of the senior population will mean significant increases in demand for nursing homes and other types of collective housing, especially once baby boomers attain ages of 75 or older. Demand for home-based services to help seniors remain in their homes will also rise.

[18] The National Housing Survey collected information on the mobility of people living in private dwellings. Mobility estimates do not include individuals who moved from a private home to a collective dwelling, such as a nursing home or some other type of institution.

[19] For more detailed discussion of mobility rates by age group and reasons for moving, see Canada Mortgage and Housing Corporation, *2001 Census Housing Series: Issue 10 Aging, Residential Mobility and Housing Choices*, Research Highlight, Socio-economic Series 06-001 (Ottawa, CMHC, 2006). Also, see the chapter on condominiums in Canada Mortgage and Housing Corporation, *Canadian Housing Observer 2013* (Ottawa, CMHC, 2013) for discussion of growth in the condominium market and related mobility patterns.

[20] Some of these seniors may not have owned the detached homes they lived in; for example, they might have been living in the homes of one of their adult children.

Household growth in CMAs varies widely

Demographic conditions vary widely across Canada. Locales with robust population growth generally have high rates of household formation (see figure 9), generating demand for new housing and expansion of public services, such as schools, sanitation, transportation infrastructure, and public transit.[21] Other places with stagnant or declining populations, many of them rural areas or small towns but also some census metropolitan areas (CMAs), generate less household formation, hence lower demand for new housing.

Population growth in turn is linked to the performance of labour markets. The higher the rate of employment growth (see figure 10) and the lower the unemployment rate, the stronger population growth tends to be.[22] Strong labour markets lure migrants with job offers or the prospect of jobs. Steady employment and solid job prospects provide individuals and families who wish to form households with the means and the confidence to strike out on their own. Conversely, faced with unemployment or precarious employment, individuals or families may opt to economize by sharing accommodation. For example, young people may choose to remain in the homes of their parents (see figure 3).

Household growth was stronger from 2006 to 2011 in CMAs (8.1 per cent) than in mid-sized centres (6.4 per cent) or in small towns and rural areas (4.0 per cent), a reflection of population growth differentials.[23] The population of CMAs grew by 7.4 per cent during the period, that of mid-sized centres 4.2%, and that of small towns and rural areas by 1.7 per cent.

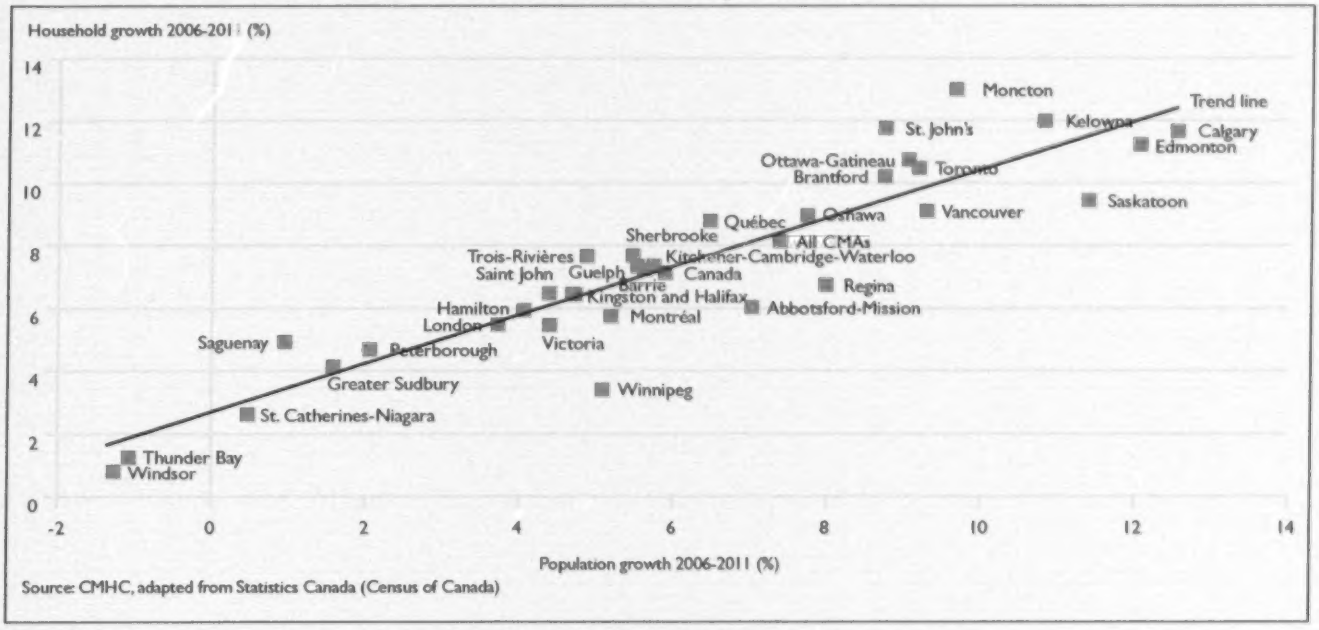
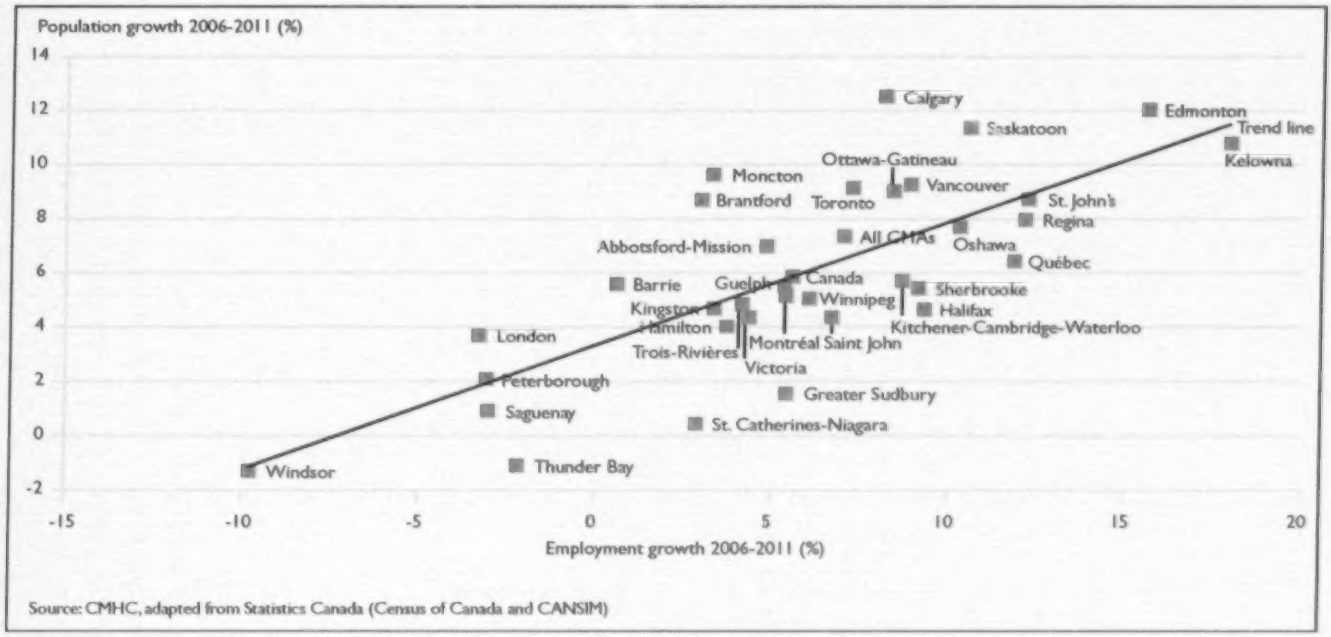


Figure 9 Population and Household Growth, Canada and Census Metropolitan Areas, 2006-2011

[21] Strictly speaking, it is growth of the adult population that drives household formation. For the analysis presented here, however, the total population was used. From the last four censuses, Statistics Canada has released CMA estimates of total population (but not adult population) and households adjusted for boundary changes. For growth in population and households to be measured accurately over time, estimates must account for CMA boundary changes.

[22] For a number of reasons, the link between employment growth and population growth is not as strong as the more direct link between population growth and household growth. If the unemployment rate is high, for example, job creation may not generate much, if any, population growth since the skills being sought may be available within the local pool of unemployed labour. Moreover, part-time or temporary positions and ones requiring little skill are more likely to be filled by local candidates than jobs requiring skills that are relatively rare. Migrants may also be attracted to cities for reasons other than job prospects, for example, to destinations that are magnets for retirees. Among immigrants, the presence of either family members or friends is often an important reason for choosing a particular destination in Canada. Statistics Canada, *Longitudinal Survey of Immigrants to Canada: Process, progress and prospects*, catalogue no. 89-611 XIE (Ottawa: Statistics Canada, 2003), pp. 13-15.

[23] Mid-sized centres are census agglomerations (CAs), urban areas that are not CMAs and have urban core populations of at least 10,000. Small town and rural areas are communities that are not part of a CMA or CA.



Source: CMHC, adapted from Statistics Canada (Census of Canada and CANSIM)

Figure 10 Employment and Population Growth, Canada and Census Metropolitan Areas, 2006-2011

From 2006 to 2011, Moncton had the highest rate of household growth of any CMA (see table 3). St. John's and Québec were the only other CMAs east of Ontario with growth above the CMA average. Population growth in all three of these centres was faster than in the previous five years.

A number of CMAs with stronger-than-average net household formation from 2006 to 2011 were also among the leaders in previous years. Of particular note, Calgary, Edmonton, and Kelowna were among the top five CMAs for household growth from 1996 to 2001 (see appendix table 1), from 2001 to 2006 (see appendix table 2), and from 2006 to 2011. These three centres had consistently strong population and employment gains during these years.

Other CMAs saw stronger household growth from 2006 to 2011 than in previous years. Regina and Saskatoon both moved up in the rankings as did St. John's. Acceleration of household formation in these centres was associated with faster population growth and stronger-than-average job creation.

By contrast, household growth in Barrie, which led all CMAs from 1996 to 2001 and again from 2001 to 2006, slowed dramatically in conjunction with much weaker population growth and job creation. Slower population growth from 2006 to 2011 also brought reduced household formation to Oshawa, previously ranked in the top five.

Most Ontario CMAs had below-average rates of household formation from 2006 to 2011. During these years, the province's population growth slipped below the national average for the first time since the late 1970s and its unemployment rates rose above the national rate. Four out of the five CMAs with the slowest household growth were in Ontario—Windsor, Thunder Bay, St. Catherines-Niagara, and Greater Sudbury.

Per capita residential construction is highest in CMAs with the strongest household growth

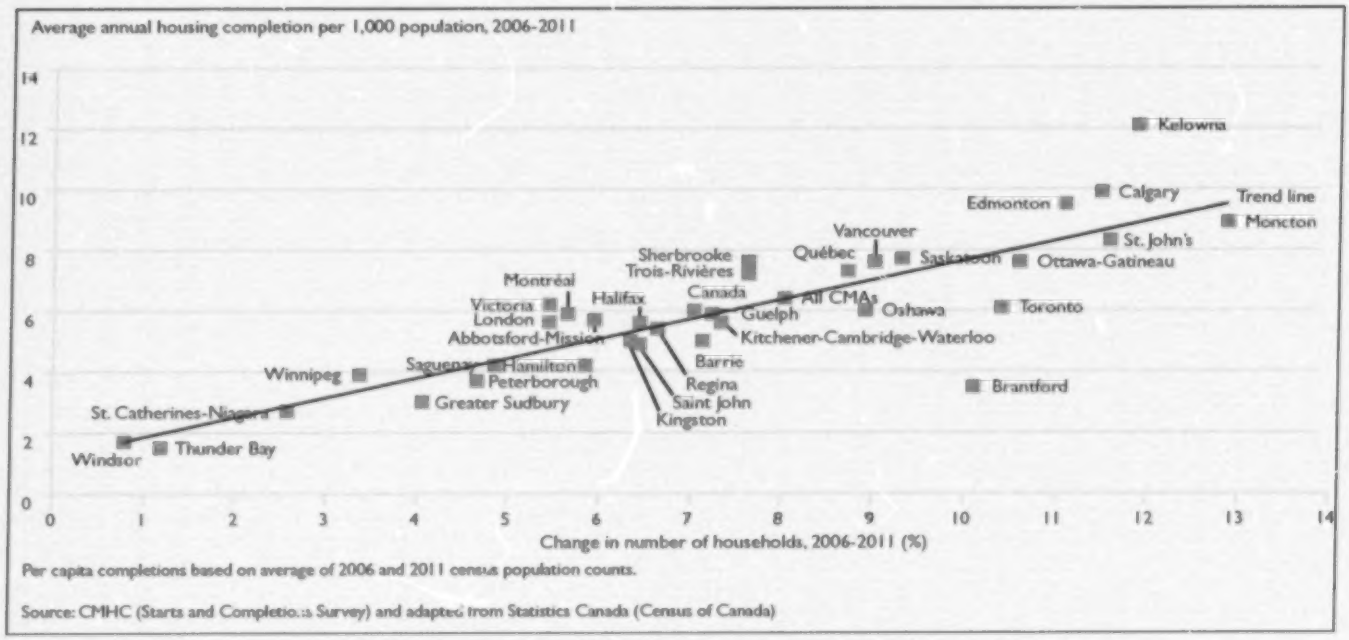
While some construction is required to make up for losses from the housing stock and some housing serves as secondary residences, household formation is typically the most important influence on the number of new homes required. Because the stock of housing must expand to accommodate the growth in households, the rate of homebuilding is relatively high in CMAs with strong rates of household formation (see figure 11).

Table 3 Population and Household Growth, Canada and CMAs, 1996-2011

	Population Growth			Household Growth			Household Growth Rank (CMAs)		
	1996-2001	2001-2006	2006-2011	1996-2001	2001-2006	2006-2011	1996-2001	2001-2006	2006-2011
Canada	**4.0**	**5.4**	**5.9**	**6.9**	**7.5**	**7.1**			
All CMAs	**6.3**	**6.9**	**7.4**	**12.1**	**8.5**	**8.1**			
Moncton	3.7	6.5	9.7	9.8	9.4	13.0	9	10	1
Kelowna	8.2	9.8	10.8	11.6	11.8	12.0	4	5	2
St. John's	-0.7	4.7	8.8	7.5	9.0	11.7	16	12	3
Calgary	15.8	13.4	12.6	16.7	16.6	11.6	2	2	4
Edmonton	8.7	10.4	12.1	11.4	13.7	11.2	5	4	5
Ottawa-Gatineau	6.5	5.9	9.1	9.1	7.6	10.7	13	14	6
Toronto	9.8	9.2	9.2	9.8	10.2	10.5	7	8	7
Brantford	2.0	5.5	8.7	5.0	6.6	10.2	24	23	8
Saskatoon	3.1	3.5	11.4	5.2	7.1	9.4	22	19	9
Vancouver	8.5	6.5	9.3	9.5	7.7	9.1	10	13	10
Oshawa	10.2	11.6	7.7	11.2	14.2	9.0	6	3	11
Québec	1.6	4.2	6.5	6.9	6.8	8.8	18	22	12
Sherbrooke	2.8	6.3	5.5	7.6	9.2	7.7	15	11	13
Trois-Rivères	-1.7	2.9	4.9	3.3	7.2	7.7	28	17	14
Kitchener-Cambridge-Waterloo	8.2	8.9	5.7	9.1	10.3	7.4	12	7	15
Guelph	10.7	8.2	5.5	12.6	10.3	7.3	3	6	16
Barrie	25.1	19.2	5.6	24.7	21.9	7.2	1	1	17
Regina	-0.4	1.1	8.0	2.6	4.8	6.7	30	27	18
Saint John	-2.4	-0.2	4.4	2.6	1.8	6.5	31	33	19
Halifax	4.7	3.8	4.7	9.8	7.4	6.5	8	15	20
Kingston	1.6	3.8	4.7	5.3	6.2	6.4	21	24	21
Abbotsford-Mission	8.0	7.9	7.0	9.4	9.7	6.0	11	9	22
Hamilton	6.1	4.6	4.1	7.4	5.3	5.9	17	26	23
Montréal	3.0	5.3	5.2	5.7	6.9	5.7	20	20	24
London	3.8	5.1	3.7	6.6	6.2	5.5	19	25	25
Victoria	2.5	5.8	4.4	4.8	7.2	5.5	25	18	26
Saguenay	-3.4	-2.1	1.0	3.8	3.4	4.9	27	31	27
Peterborough	2.1	5.1	2.1	5.1	7.4	4.7	23	16	28
Greater Sudbury	-6.0	1.7	1.6	-1.0	3.1	4.1	33	32	29
Winnipeg	0.6	2.7	5.1	3.1	3.7	3.4	29	29	30
St. Catherines-Niagara	1.2	3.5	0.5	4.4	3.7	2.6	26	30	31
Thunder Bay	-3.7	0.8	-1.1	0.7	3.8	1.2	32	28	32
Windsor	7.3	5.0	-1.3	8.5	6.9	0.8	14	21	33

CMAs ranked by rate of household growth from 2006 to 2011.
Household growth for 2001-2011 derived from dwellings occupied by usual residents.

Source: CMHC, adapted from Statistics Canada (Census of Canada)



Per capita completions based on average of 2006 and 2011 census population counts.

Source: CMHC (Starts and Completions Survey) and adapted from Statistics Canada (Census of Canada)

Figure 11 Household Growth and Housing Completions, Canada and CMAs, 2006-2011

From 2006 to 2011, the five CMAs with the highest rates of household growth had the highest rates of housing completions per capita. With the second highest rate of household growth during the period, Kelowna had the highest per capita completions (12.1 per thousand population), followed by Calgary, Edmonton, Moncton, and St. John's (see table 4).

In contrast, CMAs with minimal household growth had per capita rates of housing construction that were much lower than rates in high-growth centres. Thunder Bay and Windsor, two CMAs with declining populations, had the lowest number of homes built per capita of any CMA (1.5 and 1.7 completions, respectively, per thousand population). The bottom six CMAs for housing construction on a per capita basis were all in Ontario. Consistent with slower population and household growth in much of the province, per capita rates of construction were generally lower in Ontario centres from 2006 to 2011 than in the previous five years (see appendix tables 1 and 2, respectively, for household growth and housing construction data for 1996-2001 and 2001-2006).

Since 1991, a number of CMAs have experienced periods of population loss, which have generally translated into low or even negative household growth (see table 3). In the absence of household growth, demand for new housing tends to be low. Some new construction would be needed to make up for losses from the housing stock and possibly to satisfy demands from renters looking to buy homes or from households in search of secondary residences or custom homes. Overall, however, the bulk of residential construction would be directed at maintaining and adapting an aging housing stock.

Table 4 Household Growth and Housing Completions, Canada and CMAs, 2006-2011

	Households[1] 2006	Households[1] 2011	Household Growth (%)	Average Annual Household Growth	Average Annual Housing Completions[2]	Housing Completions per 1,000 Population[3]
Canada	**12,435,520**	**13,320,614**	**7.1**	**177,019**	**196,458**	**6.0**
All CMAs	**8,410,697**	**9,094,381**	**8.1**	**136,737**	**143,305**	**6.4**
Moncton	51,593	58,294	13.0	1,340	1,175	8.9
Kelowna	66,925	74,942	12.0	1,603	2,070	12.1
St. John's	70,663	78,960	11.7	1,659	1,568	8.3
Calgary	415,592	464,001	11.6	9,682	11,396	9.9
Edmonton	405,311	450,786	11.2	9,095	10,468	9.5
Ottawa-Gatineau	450,333	498,636	10.7	9,661	9,040	7.6
Toronto	1,801,071	1,989,705	10.5	37,727	32,606	6.1
Brantford	47,847	52,726	10.2	976	452	3.5
Saskatoon	95,257	104,237	9.4	1,796	1,899	7.7
Vancouver	817,033	891,336	9.1	14,861	16,911	7.6
Oshawa	119,028	129,698	9.0	2,134	2,054	6.0
Québec	318,001	345,892	8.8	5,578	5,447	7.3
Sherbrooke	84,605	91,099	7.7	1,299	1,504	7.6
Trois-Rivères	65,153	70,138	7.7	997	1,075	7.3
Kitchener-Cambridge-Waterloo	169,063	181,493	7.4	2,468	2,589	5.6
Guelph	51,116	54,868	7.3	750	808	5.9
Barrie	63,877	68,495	7.2	924	907	5.0
Regina	80,323	85,731	6.7	1,082	1,104	5.4
Saint John	49,107	52,281	6.5	635	618	4.9
Halifax	155,138	165,153	6.5	2,003	2,121	5.6
Kingston	61,987	65,965	6.4	797	777	5.0
Abbotsford-Mission	55,948	59,317	6.0	674	937	5.7
Hamilton	266,377	282,186	5.9	3,162	2,943	4.2
Montréal	1,525,625	1,613,260	5.7	17,527	21,976	5.9
London	184,946	195,056	5.5	2,022	2,634	5.7
Victoria	145,388	153,328	5.5	1,588	2,055	6.1
Saguenay	66,251	69,507	4.9	651	661	4.2
Peterborough	46,667	48,848	4.7	436	440	3.7
Greater Sudbury	65,076	67,767	4.1	538	485	3.0
Winnipeg	281,745	291,316	3.4	1,914	2,795	3.9
St. Catherines-Niagara	156,386	160,455	2.6	814	1,054	2.7
Thunder Bay	51,426	52,062	1.2	127	188	1.5
Windsor	125,848	126,843	0.8	199	549	1.7

[1] Dwellings occupied by usual residents.
[2] Average annual housing completions based on third quarter 2006 through second quarter 2011.
[3] Calculations based on average of 2006 and 2011 Census populations.
CMAs ranked by rate of household growth.

Source: CMHC (Starts and Completions Survey) and adapted from Statistics Canada (Census of Canada)

Summary

Expansion of the housing stock ultimately reflects population growth. Homebuilders provide new homes to accommodate the growth in households that typically occurs as the adult population grows. For decades, the rate of housing construction in Canada has fluctuated in conjunction with shifts in the rate of household growth.

From 2001 to 2011, annual household formation in Canada was higher than in the previous decade, a consequence mainly of stronger population growth. Increased household formation was accompanied by a disproportionate rise in housing construction. During the decade, the number of homes constructed exceeded the increase in the number of households by a considerable margin (225,000). Though a definitive explanation for the excess construction is elusive, growing numbers of secondary residences and increasing rental vacancies tied to strong homeownership demand seem to have played roles.

Consistent with increasing urbanization and shrinking household sizes, multiple-unit structures have accounted for a growing share of new homes built in Canada since the late 1990s. The decades-long reduction in average household size in Canada is in part a result of population aging as families with children are transformed by time and mortality into empty nesters and one-person households. Since the oldest baby boomers are just turning 65, the demographic forces contributing to increased demand for multiple-unit housing are likely to strengthen, as will demand for nursing homes and other types of collective housing. All that aside, single-detached homes remain the dominant housing choice of Canadians of all ages, and mobility patterns suggest that the turnover of the housing stock as baby boomers age will be gradual.

Demographic conditions vary widely across Canada. Locales with robust population growth generally have high rates of household formation, and strong population growth is often a reflection of a strong labour market. From 2006 to 2011, Moncton had the highest rate of household growth of any CMA, followed by Kelowna, St. John's, Calgary, and Edmonton.

The rate of homebuilding tends to be high in CMAs with strong rates of household formation. In fact, the five CMAs with the highest rates of household growth from 2006 to 2011 —Kelowna, Calgary, Edmonton, Moncton, and St. John's— also had the highest rates of housing completions per capita.

In contrast, CMAs with minimal household growth had much lower per capita rates of housing construction. Thunder Bay and Windsor, two CMAs with declining populations, had the lowest number of homes built per capita of any CMA. The bottom six CMAs for housing construction on a per capita basis were all in Ontario.

Appendix Table 1 Household Growth and Housing Completions, Canada and CMAs, 1996-2001

	Households 2006	Households 2001	Household Growth (%)	Average Annual Household Growth	Average Annual Housing Completions[1]	Housing Completions per 1,000 Population[2]
Canada	**10,820,050**	**11,562,975**	**6.9**	**148,585**	**139,904**	**4.8**
All CMAs	**6,873,875**	**7,703,625**	**12.1**	**165,950**	**102,379**	**5.3**
Barrie[3]	42,021	52,400	24.7	2,076	1,990	14.9
Calgary	305,305	356,370	16.7	10,213	10,281	11.6
Guelph[3]	39,267	44,215	12.6	990	1,008	9.0
Kelowna[3]	53,651	59,875	11.6	1,245	1,133	8.0
Edmonton	320,065	356,515	11.4	7,290	5,435	6.0
Oshawa	93,710	104,205	11.2	2,099	2,088	7.4
Toronto	1,488,370	1,634,755	9.8	29,277	27,018	6.0
Halifax	131,520	144,435	9.8	2,583	2,077	5.9
Moncton[3]	42,641	46,820	9.8	836	696	6.0
Vancouver	692,960	758,715	9.5	13,151	12,378	6.5
Abbotsford-Mission	46,640	51,025	9.4	877	668	4.7
Kitchener-Cambridge-Waterloo	140,460	153,275	9.1	2,563	2,541	6.4
Ottawa-Gatineau	381,225	415,940	9.1	6,943	5,214	5.1
Windsor	108,475	117,710	8.5	1,847	2,173	7.3
Sherbrooke	61,595	66,285	7.6	938	655	4.3
St. John's	60,295	64,830	7.5	907	865	5.0
Hamilton	235,605	253,080	7.4	3,495	3,465	5.4
Québec	275,935	295,105	6.9	3,834	2,128	3.1
London	162,390	173,125	6.6	2,147	1,727	4.1
Montréal	1,341,275	1,417,360	5.7	15,217	10,472	3.1
Kingston	55,390	58,335	5.3	589	565	3.9
Saskatoon	84,535	88,940	5.2	881	1,139	5.1
Peterborough[3]	38,658	40,630	5.1	394	336	3.3
Brantford[3]	32,238	33,850	5.0	322	330	3.9
Victoria	129,350	135,600	4.8	1,250	1,089	3.5
St. Catherines-Niagara	144,505	150,870	4.4	1,273	1,277	3.4
Saguenay	59,940	62,195	3.8	451	391	2.5
Trois-Rivères	57,665	59,580	3.3	383	470	3.4
Winnipeg	261,915	269,915	3.1	1,614	1,470	2.2
Regina	74,695	76,650	2.6	391	543	2.8
Saint John	47,050	48,260	2.6	242	292	2.4
Thunder Bay	49,225	49,545	0.7	64	238	1.9
Greater Sudbury	63,780	63,145	-1.0	-127	226	1.4

[1] Average annual housing completions based on third quarter 2001 through second quarter 2006.
[2] Calculations based on average of 1996 and 2001 Census populations.
[3] For these six communities, which first qualified as CMAs in 2001, 1996 household counts on 2001 boundaries were not available. Household counts for 1996 were estimated using 1996-2001 growth rates provided by Statistics Canada. Average annual household growth was estimated using 2001 counts and the estimated 1996 counts.
CMAs ranked by rate of household growth.
Source: CMHC (Starts and Completions Survey) and adapted from Statistics Canada (Census of Canada)

Appendix Table 2 Household Growth and Housing Completions, Canada and CMAs, 2001-2006

	Households[1] 2001	Households[1] 2006	Household Growth (%)	Average Annual Household Growth	Average Annual Housing Completions[2]	Housing Completions per 1,000 Population[3]
Canada	**11,562,976**	**12,435,520**	**7.5**	**174,509**	**199,979**	**6.5**
All CMAs	**7,742,124**	**8,400,536**	**8.5**	**131,682**	**151,314**	**7.3**
Barrie	52,404	63,877	21.9	2,295	2,292	14.1
Calgary	356,407	415,592	16.6	11,837	12,772	12.6
Oshawa	104,203	119,028	14.2	2,965	3,122	10.0
Edmonton	356,517	405,311	13.7	9,759	10,715	10.9
Kelowna	59,877	66,925	11.8	1,410	1,643	10.6
Guelph	44,219	48,775	10.3	911	1,108	9.1
Kitchener-Cambridge-Waterloo	153,277	169,063	10.3	3,157	3,816	8.8
Toronto	1,634,755	1,801,071	10.2	33,263	40,633	8.3
Abbotsford-Mission	51,022	55,948	9.7	985	853	5.6
Moncton	47,180	51,593	9.4	883	1,293	10.5
Sherbrooke	75,800	82,747	9.2	1,389	1,009	5.6
St. John's	64,831	70,663	9.0	1,166	1,435	8.1
Vancouver	758,713	817,033	7.7	11,664	13,950	6.8
Ottawa-Gatineau	417,385	449,031	7.6	6,329	8,854	8.1
Halifax	144,435	155,138	7.4	2,141	2,638	7.2
Peterborough	43,471	46,667	7.4	639	440	3.9
Trois-Rivières	59,580	63,893	7.2	863	713	5.1
Victoria	135,601	145,388	7.2	1,957	1,624	5.1
Saskatoon	88,944	95,257	7.1	1,263	1,257	5.5
Montréal	1,426,582	1,525,629	6.9	19,809	21,161	6.0
Windsor	117,712	125,848	6.9	1,627	2,135	6.8
Québec	296,490	316,533	6.8	4,009	4,923	7.0
Brantford	44,904	47,847	6.6	589	493	4.1
Kingston	58,334	61,978	6.2	729	855	5.7
London	174,085	184,946	6.2	2,172	2,633	5.9
Hamilton	253,083	266,377	5.3	2,659	3,274	4.8
Regina	76,653	80,323	4.8	734	791	4.1
Thunder Bay	49,545	51,426	3.8	376	220	1.8
Winnipeg	271,639	281,745	3.7	2,021	2,056	3.0
St. Catherines-Niagara	150,874	156,386	3.7	1,102	1,394	3.6
Saguenay	62,197	64,315	3.4	424	430	2.8
Greater Sudbury	63,143	65,076	3.1	387	317	2.0
Saint John	48,262	49,107	1.8	169	465	3.8

[1] Dwellings occupied by usual residents.
[2] Average annual housing completions based on third quarter 2001 through second quarter 2006.
[3] Calculations based on average of 2001 and 2006 Census populations.
CMAs ranked by rate of household growth.

Source: CMHC (Starts and Completions Survey) and adapted from Statistics Canada (Census of Canada)

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Alternative text and data for figures

Figure 1 Average Household Size, Canada, 1971-2011

Year	Average household size
1971	3.50
1976	3.10
1981	2.90
1986	2.80
1991	2.70
1996	2.62
2001	2.55
2006	2.50
2011	2.47

Source: CMHC, adapted from Statistics Canada (Census of Canada)

Figure 2 Population and Household Growth, Canada, 1971-2011

Period	Total growth during period (%)	
	Adult population (15+)	Households
1971-1976	12.6	18.8
1976-1981	10.3	15.6
1981-1986	5.6	8.6
1986-1991	8.5	11.4
1991-1996	6.2	8.0
1996-2001	5.8	6.9
2001-2006	7.2	7.6
2006-2011	7.1	7.1

Source: CMHC, adapted from Statistics Canada (Census of Canada)

Figure 3 Population Aged 20-29 Living in the Parental Home, Canada , 1981-2011
% of young adults living in the parental home

Year	20-24	25-29
1981	41.5	11.3
1986	49.1	15.2
1991	50.5	16.9
1996	55.8	21
2001	57.2	22.5
2006	59.4	24.7
2011	59.3	25.2

Source: Statistics Canada (Census of Canada)

Figure 4 Dwelling Stock Not Occupied by Usual Residents, Canada , 2001, 2006, and 2011

Year	Number of dwllings not occupied by usual residents (millions)
2001	0.99
2006	1.14
2011	1.25

Source: CMHC, adapted from Statistics Canada (Census of Canada)

Figure 5 Housing Stock Losses, Canada, 1992-2011

Year	Number of housing units lost (thousands)
1992	6,498
1993	6,049
1994	7,631
1995	4,274
1996	2,841
1997	2,814
1998	3,935
1999	2,941
2000	5,054
2001	3,562
2002	3,678
2003	4,190
2004	5,578
2005	5,676
2006	6,074
2007	8,047
2008	5,635
2009	4,685
2010	5,313
2011	3,982

Housing stock losses = demolitions - conversions + deconversions.
Conversions describe residential units created through converting non-residential structures to residential use or by adding additional residential units to existing residential structures.
Deconversions describe housing units lost through conversion to non-residential use.
Source: CMHC, adapted from Statistics Canada (unpublished data)

Figure 6 Multiples Share of Total Housing Completions, Canada, 1970-2011

Year	Multiple-unit completions as a % of total housing completions
1970	62.1
1971	58.8
1972	54.1
1973	50.2
1974	49.6
1975	47.7
1976	45.6
1977	53.2
1978	56.9
1979	50.5
1980	48.5
1981	43.8
1982	59.1
1983	41.5
1984	41.9
1985	39.0
1986	39.9
1987	38.9
1988	40.3
1989	43.2
1990	42.8
1991	46.8
1992	46.1
1993	44.3
1994	44.0
1995	43.4
1996	39.3
1997	36.9
1998	35.4
1999	35.6
2000	38.2
2001	37.9
2002	38.6
2003	39.2
2004	41.7
2005	44.2
2006	46.4
2007	44.6
2008	51.5
2009	55.9
2010	51.4
2011	54.6
2012	55.9

Source: CMHC (Starts and Completions Survey)

Figure 7 Distribution of Household Types, Canada, 1971 and 2011

Household type	Household type as a % of all households	
	1971	2011
Couples with children	12.6	18.8
Couples without children	10.3	15.6
Lone parents	5.6	8.6
Multiple-family households	8.5	11.4
One person only	6.2	8.0
Two or more persons	5.8	6.9

Source: CMHC, adapted from Statistics Canada (Census of Canada)

Figure 8 Distribution of Dwelling Types by Population Age Group, Canada, 2011

Age group	Household type as a % of all households		
	Single-detached house	Other private dwelling	Collective dwelling
0-14	65.4	34.2	0.3
15-29	56.1	43.0	0.8
30-44	57.8	41.4	0.8
45-64	65.9	33.1	1.0
65-74	62.0	36.0	2.1
75-84	52.3	39.3	8.4
85+	35.2	33.7	31.1

Excludes population in private dwellings overseas.
Source: CMHC, adapted from Statistics Canada (Census of Canada)